



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name FIRST FINANCIAL BANKSHARES, INC.

City/State ABILENE, TX

Bank Holding Company Information

Federal Reserve District: 11

Consolidated Assets (\$000): 13,110,344

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST FINANCIAL BANKSHARES, INC.
400 PINE STREET SUITE 310

ABILENE, TX 79601

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name _____ City/State _____

Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	13,600,303	11,662,535	11,869,509	10,022,138	7,878,633
Net income (\$000)	175,807	172,225	227,562	202,032	164,812
Number of BHCs in peer group	132	132	130	128	146

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3	2.79	65	3.27	2.65	86	3.24	2.60	88	3.60	2.77	90	3.76	3.21	83
+ Non-interest income	1	0.94	59	1.22	1.09	61	1.19	1.04	64	1.36	1.21	62	1.37	0.90	78
- Overhead expense	1.74	2.18	18	2.06	2.21	43	2.04	2.17	42	2.31	2.57	41	2.49	2.59	44
- Provision for credit losses	0.13	0.10	66	-0.04	-0.12	66	-0.01	-0.09	67	0.16	0.51	10	0.04	0.12	25
+ Securities gains (losses)	0.02	0	98	0.01	0.01	77	0.01	0.01	74	0.04	0.02	70	0.01	0.01	72
+ Other tax equivalent adjustments	0	0	13	0	0	13	0	0	14	0	0	48	0	0	80
= Pretax net operating income (tax equivalent)	2.15	1.46	92	2.48	1.76	87	2.42	1.66	90	2.53	1.04	97	2.60	1.53	95
Net operating income	1.72	1.10	94	1.97	1.34	90	1.92	1.26	93	2.02	0.81	98	2.09	1.19	96
Net income	1.72	1.10	94	1.97	1.34	90	1.92	1.26	93	2.02	0.82	98	2.09	1.19	96
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.36	3.36	50	3.55	3.12	76	3.51	3.06	78	4.03	3.55	79	4.44	4.49	47
Interest expense	0.15	0.35	18	0.06	0.26	8	0.05	0.25	5	0.15	0.52	5	0.41	1.02	8
Net interest income (tax equivalent)	3.21	3.01	59	3.49	2.85	85	3.46	2.80	88	3.88	3.01	89	4.03	3.45	83
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.04	0.09	2	-0.03	0.12	5	0.02	0.11	23	0.06	0.27	18	0.04	0.11	34
Earnings coverage of net loan and lease losses (X)	-126.41	36.38	13	-154.66	26.30	5	275.11	39.72	94	84.09	22.91	89	120.50	22.46	87
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.18	1.17	56	1.20	1.32	41	1.18	1.23	47	1.29	1.58	33	1.25	0.94	81
Allowance for loan and lease losses / Total loans and leases	1.18	1.15	57	1.19	1.30	41	1.17	1.20	48	1.27	1.55	33	1.24	0.93	80
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.39	0.39	53	0.47	0.58	45	0.58	0.49	69	0.81	0.71	64	0.61	0.56	63
30-89 days past due loans and leases / Total loans and leases	0.10	0.33	22	0.13	0.29	27	0.08	0.32	12	0.11	0.39	10	0.14	0.31	25
Liquidity and Funding															
Net noncore funding dependence	4.27	5.89	48	-0.29	-3.31	61	1.87	-2.33	61	-2.37	3.20	34	3.40	10.70	25
Net short-term noncore funding dependence	4.11	0.87	65	-0.44	-9.17	75	1.69	-7.71	77	-2.59	-4.76	54	3.18	5.88	36
Net loans and leases / Total assets	47.29	63.09	12	42.02	58.81	10	40.93	58.67	12	47.58	61.58	14	50.48	72.36	4
Capitalization															
Tier 1 leverage ratio	10.79	9.22	85	11.19	9.07	89	11.13	8.98	89	11.86	9.13	93	12.60	10.39	86
Holding company equity capital / Total assets	8.64	9.68	30	13.82	10.79	89	13.43	10.71	84	15.39	11.16	92	14.85	11.37	93
Total equity capital (including minority interest) / Total assets	8.64	9.81	28	13.82	10.91	88	13.43	10.82	84	15.39	11.29	92	14.85	11.43	93
Common equity tier 1 capital / Total risk-weighted assets	18.03	11.79	96	19.71	12.64	96	19.35	12.42	96	20.79	12.38	97	20.06	12.50	95
Net loans and leases / Equity capital (X)	5.47	6.64	30	3.04	5.47	6	3.05	5.53	5	3.09	5.58	9	3.40	6.55	4
Cash dividends / Net income	39.78	31.93	65	35.55	27.22	68	36.30	28.27	66	35.88	42.30	40	38.31	25.65	71
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			93.20	
Growth Rates															
Assets	4.52	6.04	54	18.69	9.51	84	20.16	10.50	85	31.98	16.68	86	6.86	8.66	47
Equity capital	-34.67	-3.83	4	7.05	7.52	62	4.83	7.46	50	36.75	6.99	96	16.51	12.19	77
Net loans and leases	17.63	14.48	72	-0.90	-0.66	59	3.37	3.36	58	24.40	9.07	85	6.28	8.63	48
Noncore funding	9.02	36.20	40	24.71	-21.64	93	37.63	-14.79	94	17.21	-12.18	83	-15.08	4.16	25
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	0.01	46
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	3.86	27
Equity investment in subsidiaries / Equity capital	89.44	104.01	5	93.75	103.15	9	92.62	103.22	5	92.89	102.81	8	90.61	104.21	6
Cash from ops + noncash items + op expense / Op expense + dividends	93.25	118.32	36	82.57	155.61	23	110.92	154.48	34	112.64	147.24	39	125.47	152.31	48

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Page 2 of 23

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	210,166	203,884	271,615	263,283	224,505	3.08	70.07
Income from lease financing receivables.....	13	18	23	36	50	-27.78	-81.43
Fully taxable income on loans and leases.....	206,572	200,765	267,523	258,396	219,507	2.89	71.03
Tax-exempt income on loans and leases.....	3,607	3,137	4,115	4,923	5,048	14.98	26.03
Estimated tax benefit on income on loans and leases.....	708	753	995	1,040	814	-6.05	-52.96
Income on loans and leases (tax equivalent).....	210,887	204,655	272,633	264,359	225,369	3.04	68.51
Investment interest income (tax equivalent).....	107,111	85,736	117,361	108,832	97,669	24.93	42.56
Interest on balances due from depository institutions.....	2,054	606	730	939	1,794	238.94	102.17
Interest income on other earning assets.....	550	263	372	1,258	1,150	109.13	-6.94
Total interest income (tax equivalent).....	320,602	291,260	391,096	375,388	325,982	10.07	58.80
Interest on time deposits of \$250K or more.....	331	597	729	1,398	1,538	-44.56	-8.82
Interest on time deposits < \$250K.....	544	701	879	1,861	2,323	-22.40	-1.45
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	12,249	3,297	4,097	9,859	23,261	271.52	153.45
Interest on other borrowings and trading liabilities.....	1,216	260	337	1,125	2,980	367.69	24.46
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	14,340	4,855	6,042	14,243	30,102	195.37	113.23
Net interest income (tax equivalent).....	306,262	286,405	385,054	361,145	295,880	6.93	56.93
Non-interest income.....	102,042	106,463	141,361	136,296	107,565	-4.15	52.55
Adjusted operating income (tax equivalent).....	408,304	392,868	526,415	497,441	403,445	3.93	55.81
Overhead expense.....	176,998	180,035	241,706	231,409	196,521	-1.69	36.27
Provision for credit losses.....	13,353	-3,202	-1,137	16,048	2,965		162.34
Securities gains (losses).....	2,012	814	815	3,633	733	147.17	10.25
Other tax equivalent adjustments.....	-1	-1	-1	0	1		
Pretax net operating income (tax equivalent).....	219,051	216,845	286,661	253,624	204,823	1.02	69.94
Applicable income taxes.....	34,360	33,770	44,409	40,331	33,220	1.75	35.81
Tax equivalent adjustments.....	8,884	10,850	14,690	11,261	6,791	-18.12	-54.14
Applicable income taxes (tax equivalent).....	43,244	44,620	59,099	51,592	40,011	-3.08	-3.19
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	175,807	172,225	227,562	202,032	164,812	2.08	108.73
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	175,807	172,225	227,562	202,032	164,812	2.08	108.73
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	175,807	172,225	227,562	202,032	164,812	2.08	108.73
Investment securities income (tax equivalent).....	107,111	85,736	117,361	108,832	97,669	24.93	42.56
US Treasury and agency securities (excluding mortgage-backed securities).....	4,788	0	81	176	490		377.37
Mortgage-backed securities.....	50,369	32,457	45,398	49,124	53,553	55.19	138.65
All other securities.....	51,954	53,279	71,882	59,532	43,626	-2.49	-2.02
Cash dividends declared.....	69,939	61,230	82,615	72,494	63,135	14.22	88.74
Common.....	69,939	61,230	82,615	72,494	63,135	14.22	88.74
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.14	3.12	54	3.33	2.90	79	3.29	2.85	82	3.75	3.27	79	4.14	4.19	45
Less: Interest expense	0.14	0.33	21	0.06	0.24	8	0.05	0.23	6	0.14	0.48	4	0.38	0.95	8
Equals: Net interest income (tax equivalent)	3	2.79	65	3.27	2.65	86	3.24	2.60	88	3.60	2.77	90	3.76	3.21	83
Plus: Non-interest income	1	0.94	59	1.22	1.09	61	1.19	1.04	64	1.36	1.21	62	1.37	0.90	78
Equals: adjusted operating income (tax equivalent)	4	3.77	72	4.49	3.80	84	4.44	3.70	87	4.96	4.04	86	5.12	4.16	80
Less: Overhead expense	1.74	2.18	18	2.06	2.21	43	2.04	2.17	42	2.31	2.57	41	2.49	2.59	44
Less: Provision for credit losses	0.13	0.10	66	-0.04	-0.12	66	-0.01	-0.09	67	0.16	0.51	10	0.04	0.12	25
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	0.02	0	98	0.01	0.01	77	0.01	0.01	74	0.04	0.02	70	0.01	0.01	72
Plus: other tax equivalent adjustments	0	0	13	0	0	13	0	0	14	0	0	48	0	0	80
Equals: Pretax net operating income (tax equivalent)	2.15	1.46	92	2.48	1.76	87	2.42	1.66	90	2.53	1.04	97	2.60	1.53	95
Less: Applicable income taxes (tax equivalent)	0.42	0.34	78	0.51	0.41	78	0.50	0.38	82	0.51	0.23	95	0.51	0.35	91
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	45
Equals: Net operating income	1.72	1.10	94	1.97	1.34	90	1.92	1.26	93	2.02	0.81	98	2.09	1.19	96
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.72	1.10	94	1.97	1.34	90	1.92	1.26	93	2.02	0.82	98	2.09	1.19	96
Memo: Net income (last four quarters)	1.73	1.10	94	2.03	1.30	91	1.92	1.26	93	2.02	0.82	98	2.09	1.19	96
Net income—BHC and noncontrolling (minority) interest	1.72	1.11	94	1.97	1.35	90	1.92	1.27	93	2.02	0.83	98	2.09	1.19	96
Margin Analysis															
Average earning assets / Average assets	93.67	92.93	61	93.77	93.09	57	93.82	93.08	58	92.92	92.32	58	93.23	93.22	46
Average interest-bearing funds / Average assets	56.35	60.58	31	57.04	61.98	30	57.36	61.99	32	56.55	64.06	20	58.82	70.66	12
Interest income (tax equivalent) / Average earning assets	3.36	3.36	50	3.55	3.12	76	3.51	3.06	78	4.03	3.55	79	4.44	4.49	47
Interest expense / Average earning assets	0.15	0.35	18	0.06	0.26	8	0.05	0.25	5	0.15	0.52	5	0.41	1.02	8
Net interest income (tax equivalent) / Average earning assets	3.21	3.01	59	3.49	2.85	85	3.46	2.80	88	3.88	3.01	89	4.03	3.45	83
Yield or Cost															
Total loans and leases (tax equivalent)	4.88	4.24	87	5.11	4.07	88	5.10	4.01	90	5.13	4.27	88	5.53	4.98	82
Interest-bearing bank balances	1.01	0.79	82	0.13	0.13	63	0.13	0.14	39	0.52	0.27	91	1.99	2.26	38
Federal funds sold and reverse repos	1.86	1.05	79	0.55	0.25	80	0.54	0.25	80	1.01	0.68	75	2.70	2.02	81
Trading assets		0.57			0.45			0.45			0.60			0.49	
Total earning assets	3.26	3.33	42	3.42	3.09	72	3.38	3.04	71	3.91	3.51	73	4.35	4.47	41
Investment securities (tax equivalent)	2.12	1.96	67	2.33	1.77	87	2.26	1.77	85	2.78	2.25	84	3.07	2.74	79
US Treasury and agency securities (excluding mortgage-backed securities)	1.45	1.38	54		1.23		0.26	1.14	7	3.50	1.75	91	4.91	2.54	95
Mortgage-backed securities	1.89	1.87	53	1.48	1.55	46	1.47	1.57	41	2.41	2.05	84	2.61	2.54	61
All other securities	2.59	2.89	40	2.81	2.85	52	2.80	2.81	55	2.94	3.24	41	3.70	3.80	52
Interest-bearing deposits	0.18	0.35	27	0.07	0.22	15	0.07	0.21	14	0.18	0.53	10	0.47	1.13	6
Time deposits of \$250K or more	0.32	0.61	15	0.51	0.70	29	0.47	0.66	31	1.06	1.42	21	1.30	2.13	3
Time deposits < \$250K	0.24	0.58	16	0.29	0.67	10	0.28	0.62	10	0.57	1.36	3	0.74	1.91	3
Other domestic deposits	0.25	0.31	48	0.08	0.16	27	0.07	0.15	24	0.21	0.36	21	0.61	0.86	32
Foreign deposits		0.52			0.12			0.14			0.42			2.53	
Federal funds purchased and repos	0.17	0.88	19	0.07	0.18	27	0.06	0.17	27	0.16	0.62	9	0.57	1.23	32
Other borrowed funds and trading liabilities	0.71	1.55	15	0	1.29	3	0	1.27	2	0.34	1.50	5	2.28	1.03	74
All interest-bearing funds	0.25	0.54	18	0.10	0.38	6	0.09	0.37	5	0.25	0.74	4	0.65	1.34	8

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	102,042	106,463	141,361	136,296	107,565
Fiduciary activities income	29,874	26,475	36,144	29,531	28,401
Service charges on deposit accounts - domestic	18,142	15,394	21,156	20,571	22,039
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	1,130	1,039	1,392	1,310	1,581
Insurance activities revenue	853	835	1,093	876	978
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	18,104	27,269	33,646	44,143	18,737
Other non-interest income	33,939	35,451	47,930	39,865	35,829
Total overhead expenses	176,998	180,035	241,706	231,409	196,521
Personnel expense	101,420	107,332	142,365	135,503	115,391
Net occupancy expense	16,711	16,202	21,859	20,405	21,177
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	946	1,222	1,613	1,990	1,016
Other operating expenses	57,921	55,279	75,869	73,511	58,937
Fee income on mutual funds and annuities	505	449	593	552	584
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,522	1,497	1,519	1,469	1,345
Average personnel expense per employee	66.64	71.70	93.72	92.24	85.79
Average assets per employee	8,935.81	7,790.60	7,814.03	6,822.42	5,857.72

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.49	2.43	31	0.42	2.14	34	0.42	2.17	34	0.41	2.02	30	0.54	0.66	75
Overhead expenses / Net Interest Income + non-interest income	44.31	58.02	10	47.13	58.85	12	47.23	59.28	12	47.60	62.28	9	49.54	61.79	9
Percent of Average Assets															
Total overhead expense	1.74	2.18	18	2.06	2.21	43	2.04	2.17	42	2.31	2.57	41	2.49	2.59	44
Personnel expense	0.99	1.20	21	1.23	1.23	51	1.20	1.21	50	1.35	1.30	58	1.46	1.50	49
Net occupancy expense	0.16	0.22	21	0.19	0.24	24	0.18	0.23	26	0.20	0.26	20	0.27	0.32	32
Other operating expenses	0.58	0.73	28	0.65	0.72	48	0.65	0.72	47	0.75	0.94	44	0.76	0.76	51
Overhead less non-interest income	0.73	1.22	13	0.84	1.08	26	0.85	1.10	25	0.95	1.25	26	1.13	1.65	13
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	43.35	57.55	9	45.83	58.34	12	45.92	58.83	13	46.52	61.82	9	48.71	59.91	13
Personnel expense	24.84	31.86	17	27.32	32.89	22	27.04	32.93	21	27.24	32.36	24	28.60	34.17	19
Net occupancy expense	4.09	5.98	18	4.12	6.26	18	4.15	6.23	19	4.10	6.58	11	5.25	7.50	14
Other operating expenses	14.42	19.14	14	14.38	18.68	14	14.72	19.18	14	15.18	22.28	14	14.86	17.93	23
Total non-interest income	24.99	24.10	59	27.10	28.20	53	26.85	27.67	55	27.40	28.83	53	26.66	19.83	72
Fiduciary activities income	7.32	2.13	90	6.74	2.27	88	6.87	2.20	89	5.94	2.09	86	7.04	1.61	91
Service charges on domestic deposit accounts	4.44	3.30	68	3.92	3.25	62	4.02	3.27	62	4.14	3.27	65	5.46	3.21	86
Trading revenue	0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25	0	0.07	41
Investment banking fees and commissions	0.28	2.15	24	0.26	2.46	21	0.26	2.58	21	0.26	2.46	20	0.39	0.91	48
Insurance activities revenue	0.21	0.36	66	0.21	0.38	65	0.21	0.36	65	0.18	0.41	65	0.24	0.37	73
Venture capital revenue	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0	50
Net servicing fees	0	1.23	12	0	0.56	14	0	0.60	14	0	0.01	42	0	0.22	16
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	4.43	1.19	92	6.94	3.64	81	6.39	3.30	80	8.87	3.92	85	4.64	2.27	86
Other non-interest income	8.31	8.80	60	9.02	9.39	60	9.10	9.27	61	8.01	9.65	47	8.88	7.41	69
Overhead less non-interest income	18.36	32.79	11	18.73	29.67	18	19.06	30.52	17	19.12	31.93	17	22.05	39.47	8
Applicable income taxes / Pretax net operating income (tax equivalent)	15.69	21.50	7	15.57	21.49	7	15.49	21.18	9	15.90	18.63	26	16.22	21.51	16
Applicable income tax + TE / Pretax net operating income + TE	19.74	23.57	11	20.58	23.11	15	20.62	22.67	19	20.34	21.18	33	19.53	23.31	17

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	4,424,588	3,730,895	3,779,075	3,406,111	2,851,600	18.59	90.99
Commercial and industrial loans	857,428	792,833	806,629	1,117,684	673,261	8.15	72.12
Loans to individuals	686,591	515,972	528,403	446,412	411,631	33.07	64.76
Loans to depository institutions and acceptances of other banks	0	0	0	0	1,000		
Agricultural loans	76,937	98,615	97,991	94,864	103,640	-21.98	-7.31
Other loans and leases	228,758	195,900	214,684	189,931	182,065	16.77	29.39
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	6,274,302	5,334,215	5,426,782	5,255,002	4,223,197	17.62	79.71
Less: Allowance for loan and lease losses	74,108	63,370	63,465	66,534	52,499	16.94	54.64
Net loans and leases	6,200,194	5,270,845	5,363,317	5,188,468	4,170,698	17.63	80.06
Debt securities that reprice or mature in over 1 year	5,506,931	5,641,437	6,309,005	4,103,429	3,214,221	-2.38	105.65
Mutual funds and equity securities	3,906	4,468	4,431	4,557	4,478	-12.58	-12.34
Subtotal	11,711,031	10,916,750	11,676,753	9,296,454	7,389,397	7.28	91.18
Interest-bearing bank balances	138,484	359,241	323,535	517,971	47,920	-61.45	-17.71
Federal funds sold and reverse repos	0	150	0	0	3,150	-100.00	
Debt securities that reprice or mature within 1 year	234,606	474,079	259,743	285,043	194,618	-50.51	15.48
Trading assets	0	0	0	0	0		
Total earning assets	12,084,121	11,750,220	12,260,031	10,099,468	7,635,085	2.84	85.99
Non-interest-bearing cash and due from depository institutions	227,299	201,901	205,053	211,113	231,534	12.58	27.97
Premises, fixed assets, and leases	152,646	147,516	149,764	142,269	131,023	3.48	21.47
Other real estate owned	0	28	0	119	982	-100.00	-100.00
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	646,278	443,593	487,613	451,531	263,603	45.69	212.94
Total assets	13,110,344	12,543,258	13,102,461	10,904,500	8,262,227	4.52	87.05
Quarterly average assets	13,855,008	12,098,106	12,490,432	10,437,768	8,083,216	14.52	97.83
Average loans and leases (YTD)	5,763,664	5,339,246	5,341,202	5,151,473	4,074,029	7.95	68.59
Memoranda							
Loans held-for-sale	18,816	47,721	37,810	83,969	28,228	-60.57	-1.58
Loans not held-for-sale	6,255,486	5,286,494	5,388,972	5,171,033	4,194,969	18.33	80.16
Real estate loans secured by 1-4 family	1,554,995	1,370,031	1,369,373	1,335,254	1,189,670	13.50	49.23
Commercial real estate loans	2,601,454	2,157,800	2,192,698	1,918,620	1,529,686	20.56	131.59
Construction and land development	938,051	656,291	749,048	553,959	446,055	42.93	137.63
Multifamily	54,198	72,440	51,263	72,095	24,085	-25.18	102.68
Nonfarm nonresidential	1,609,205	1,429,069	1,392,387	1,292,566	1,059,546	12.61	129.28
Real estate loans secured by farmland	268,139	203,064	217,004	152,237	132,244	32.05	77.20
Total investment securities	5,745,443	6,119,984	6,573,179	4,393,029	3,413,317	-6.12	99.12
U.S. Treasury securities	477,176	0	126,841	0	10,019		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	2,083,813	2,665,366	2,753,471	2,426,876	1,288,983	-21.82	45.30
Mortgage-backed securities	2,734,702	3,417,165	3,624,568	1,961,596	2,109,607	-19.97	101.36
Asset-backed securities	349,524	0	0	0	0		
Other debt securities	96,322	32,985	63,868	0	230	192.02	537.94
Mutual funds and equity securities	3,906	4,468	4,431	4,557	4,478	-12.58	-12.34
Available-for-sale securities	5,741,537	6,115,516	6,568,748	4,388,472	3,408,839	-6.12	98.98
U.S. Treasury securities	477,176	0	126,841	0	10,019		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	2,083,813	2,665,366	2,753,471	2,426,876	1,288,983	-21.82	45.30
Mortgage-backed securities	2,734,702	3,417,165	3,624,568	1,961,596	2,109,607	-19.97	101.36
Asset-backed securities	349,524	0	0	0	0		
Other debt securities	96,322	32,985	63,868	0	230	192.02	537.94
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-800,536	138,543	125,638	215,691	85,451		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	3,447,317	3,262,605	3,644,626	3,005,084	2,329,784	5.66	92.81

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	4,200,792	3,574,405	3,780,230	2,982,697	2,065,128	17.52	115.52
NOW, ATS and transaction accounts	3,635,790	3,148,284	3,576,185	2,836,714	2,454,610	15.48	88.29
Time deposits less brokered deposits < \$250K	298,038	317,237	310,071	323,240	304,547	-6.05	-14.81
MMDA and other savings accounts	2,887,435	2,700,561	2,748,658	2,380,955	1,664,055	6.92	113.48
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	11,022,055	9,740,487	10,415,144	8,523,606	6,488,340	13.16	97.44
Time deposits of \$250K or more	120,064	152,629	151,344	152,212	115,466	-21.34	4.46
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	753,528	648,679	650,099	430,093	381,356	16.16	114.41
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	0	0		
Other borrowings w/remaining maturity over 1 year	0	0	0	0	0		
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	873,592	801,308	801,443	582,305	496,822	9.02	87.31
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	82,082	267,728	126,650	120,399	49,868	-69.34	52.81
Total liabilities	11,977,729	10,809,523	11,343,237	9,226,310	7,035,030	10.81	96.27
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,426	1,425	1,425	1,422	1,359	0.07	115.41
Common surplus	676,067	675,139	676,870	669,643	450,676	0.14	79.67
Retained earnings	1,087,543	947,724	981,675	836,729	707,656	14.75	120.28
Accumulated other comprehensive income	-632,421	109,447	99,254	170,396	67,506		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,132,615	1,733,735	1,759,224	1,678,190	1,227,197	-34.67	24.94
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,132,615	1,733,735	1,759,224	1,678,190	1,227,197	-34.67	24.94
Total liabilities and capital	13,110,344	12,543,258	13,102,461	10,904,500	8,262,227	4.52	87.05
Memoranda							
Non-interest-bearing deposits	4,200,792	3,574,405	3,780,230	2,982,697	2,065,128	17.52	115.52
Interest-bearing deposits	6,941,327	6,318,711	6,786,258	5,693,121	4,538,678	9.85	85.19
Total deposits	11,142,119	9,893,116	10,566,488	8,675,818	6,603,806	12.62	95.56
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,759,224	1,678,190	1,678,190	1,227,198	1,053,295		
Accounting restatements	0	0	0	-466	0		
Net income	175,807	172,225	227,562	202,032	164,812		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-802	5,498	7,230	6,766	7,563		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	8,008	0		
Changes incident to business combinations	0	0	0	220,273	0		
Less: Dividends declared	69,939	61,230	82,615	72,494	63,135		
Change in other comprehensive income	-731,675	-60,948	-71,143	102,889	64,662		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,132,615	1,733,735	1,759,224	1,678,190	1,227,197		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	33.75	39.88	32	29.74	36.06	32	28.84	36.25	31	31.24	36.22	34	34.51	52.67	11
Commercial and industrial loans	6.54	11.23	24	6.32	11.11	20	6.16	10.76	23	10.25	13.52	31	8.15	11.45	40
Loans to individuals	5.24	3.58	75	4.11	3.60	67	4.03	3.36	67	4.09	3.40	66	4.98	2.71	79
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0.01	0	91
Agricultural loans	0.59	0.19	86	0.79	0.21	87	0.75	0.18	90	0.87	0.19	90	1.25	0.53	79
Other loans and leases	1.74	4.52	27	1.56	4.26	27	1.64	4.47	25	1.74	4.63	25	2.20	1.08	77
Net loans and leases	47.29	63.09	12	42.02	58.81	10	40.93	58.67	12	47.58	61.58	14	50.48	72.36	4
Debt securities over 1 year	42	18.76	97	44.98	18.32	98	48.15	19.46	98	37.63	15.55	98	38.90	13.66	97
Mutual funds and equity securities	0.03	0.05	55	0.04	0.05	56	0.03	0.06	55	0.04	0.05	58	0.05	0.06	63
Subtotal	89.33	83.05	79	87.03	78.17	82	89.12	79.22	90	85.25	78.16	76	89.44	86.76	70
Interest-bearing bank balances	1.06	3.61	22	2.86	9.37	15	2.47	8.50	12	4.75	7.51	33	0.58	2.97	17
Federal funds sold and reverse repos	0	0.52	27	0	0.53	60	0	0.54	28	0	0.82	26	0.04	0.03	83
Debt securities 1 year or less	1.79	1.71	66	3.78	1.51	87	1.98	1.56	70	2.61	1.68	78	2.36	2.10	65
Trading assets	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	0.03	38
Total earning assets	92.17	90.76	69	93.68	91.57	73	93.57	91.77	72	92.62	91.05	68	92.41	92.39	53
Non-interest cash and due from depository institutions	1.73	0.98	91	1.61	0.99	92	1.56	0.82	96	1.94	1.07	94	2.80	1.14	97
Other real estate owned	0	0.01	12	0	0.01	17	0	0.01	9	0	0.02	17	0.01	0.04	42
All other assets	6.09	8.19	26	4.71	7.39	19	4.86	7.35	20	5.45	7.82	22	4.79	6.41	27
Memoranda															
Short-term investments	2.85	6.75	31	6.64	12.31	24	4.45	11.47	19	7.36	11.17	34	2.97	5.36	34
U.S. Treasury securities	3.64	1.98	77	0	1.18	12	0.97	1.47	61	0	0.84	17	0.12	0.29	69
US agency securities (excluding mortgage-backed securities)	0	0.81	10	0	0.75	11	0	0.82	11	0	0.63	11	0	1.25	8
Municipal securities	15.89	1.69	98	21.25	1.70	99	21.01	1.73	99	22.26	1.69	99	15.60	2.58	98
Mortgage-backed securities	20.86	12.93	84	27.24	13.46	90	27.66	14.14	91	17.99	11.75	79	25.53	9.38	97
Asset-backed securities	2.67	0.85	83	0	0.47	25	0	0.50	24	0	0.32	24	0	0.30	34
Other debt securities	0.73	0.51	66	0.26	0.51	50	0.49	0.53	61	0	0.42	10	0	0.53	30
Loans held-for-sale	0.14	0.30	60	0.38	0.50	63	0.29	0.55	58	0.77	0.52	73	0.34	0.39	70
Loans held for investment	47.71	63.03	12	42.15	58.34	12	41.13	58.06	12	47.42	61.72	14	50.77	72.01	6
Real estate loans secured by 1-4 family	11.86	12.79	48	10.92	11.57	49	10.45	11.46	48	12.24	11.91	51	14.40	16.02	51
Revolving	1.17	1.52	48	0.88	1.44	42	0.89	1.42	44	0.91	1.66	37	0.94	2.24	29
Closed-end, secured by first liens	10.08	10.86	48	9.59	9.73	54	9.12	9.67	50	10.86	9.81	57	12.82	13.07	58
Closed-end, secured by junior liens	0.61	0.19	87	0.45	0.19	86	0.45	0.17	88	0.48	0.22	86	0.64	0.37	78
Commercial real estate loans	19.84	24.89	37	17.20	22.35	34	16.74	22.69	32	17.59	22.22	35	18.51	33.26	11
Construction and land development	7.16	3.92	81	5.23	3.40	72	5.72	3.34	80	5.08	3.40	74	5.40	5	59
Multifamily	0.41	3.87	11	0.58	3.32	14	0.39	3.57	11	0.66	3.12	17	0.29	4.76	5
Nonfarm nonresidential	12.27	15.73	37	11.39	14.65	38	10.63	14.57	35	11.85	14.72	38	12.82	21.85	15
Real estate loans secured by farmland	2.05	0.34	92	1.62	0.35	90	1.66	0.30	93	1.40	0.33	86	1.60	0.95	76

BHC Name

City/State

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	70.52	62.29	57	69.94	60.51	60	69.64	61.05	59	64.82	57.15	58	67.52	72.74	36
Real estate loans secured by 1-4 family	24.78	20.65	66	25.68	20	66	25.23	19.86	67	25.41	19.43	68	28.17	22.29	68
Revolving	2.45	2.39	54	2.08	2.47	48	2.15	2.43	51	1.88	2.64	42	1.84	3.13	39
Closed-end	22.34	18.01	71	23.61	17.35	72	23.09	17.24	73	23.53	16.59	79	26.33	18.71	76
Commercial real estate loans	41.46	38.12	51	40.45	37.13	51	40.41	37.86	50	36.51	34.63	48	36.22	46.16	26
Construction and land development	14.95	6.10	92	12.30	5.69	89	13.80	5.65	92	10.54	5.26	86	10.56	6.97	74
1-4 family	5.42	1.40	95	4.76	1.19	94	4.89	1.18	95	3.94	0.93	94	4.22	1.47	91
Other	9.53	4.62	86	7.55	4.46	78	8.91	4.40	87	6.60	4.19	76	6.34	5.34	62
Multifamily	0.86	5.86	9	1.36	5.41	14	0.94	5.78	10	1.37	4.96	16	0.57	6.42	5
Nonfarm nonresidential	25.65	24.30	52	26.79	24.45	52	25.66	24.56	50	24.60	22.93	50	25.09	30.59	23
Owner-occupied	15.07	8.11	84	15.49	8.31	86	15.13	8.29	84	14.21	7.68	86	14.27	10.68	78
Other	10.58	15.95	32	11.30	15.83	30	10.53	15.94	31	10.38	14.95	33	10.82	19.36	14
Real estate loans secured by farmland	4.27	0.55	95	3.81	0.61	93	4	0.54	94	2.90	0.54	91	3.13	1.38	79
Loans to depository institutions and acceptances of other banks	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0.02	0	92
Commercial and industrial loans	13.67	18.37	37	14.86	19.45	40	14.86	18.86	43	21.27	22.17	49	15.94	16.16	55
Loans to individuals	10.94	6.24	76	9.67	6.58	72	9.74	6.24	74	8.49	6.13	71	9.75	4	81
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.04	32
Agricultural loans	1.23	0.31	88	1.85	0.38	89	1.81	0.34	90	1.81	0.32	91	2.45	0.78	82
Other loans and leases	3.65	8.16	36	3.67	8.42	36	3.96	8.75	39	3.61	9.09	34	4.31	1.48	84
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	287.97	411.16	28	269.73	383.43	28	266.23	391.81	26	268.57	381.27	28	271.52	493.53	8
Real estate loans secured by 1-4 family	101.20	133.66	34	99.05	124.74	39	96.47	126.06	36	105.28	125.03	42	113.28	151.03	38
Revolving	9.99	15.46	41	8	15.53	34	8.21	15.44	36	7.80	17.42	31	7.39	21.25	24
Closed-end	91.21	116.59	38	91.05	107.54	45	88.26	108.85	40	97.48	106.14	48	105.89	127.10	46
Commercial real estate loans	169.31	254.65	29	156	238.58	31	154.47	245.88	29	151.28	234.65	30	145.65	311.74	9
Construction and land development	61.05	39.81	75	47.45	36.07	63	52.77	35.95	70	43.68	35.62	62	42.47	46.63	51
1-4 family	22.15	9.02	84	18.35	7.44	84	18.70	7.42	83	16.34	6.34	82	16.96	9.52	81
Other	38.90	30.27	62	29.10	28.34	53	34.07	28.11	60	27.33	28.16	52	25.51	35.90	37
Multifamily	3.53	40.47	8	5.24	35.29	12	3.61	38.66	6	5.68	32.74	14	2.29	44.76	5
Nonfarm nonresidential	104.73	161.09	29	103.32	156.30	30	98.09	158.05	29	101.92	155.06	32	100.89	206.64	11
Owner-occupied	61.55	53.43	61	59.74	52.63	58	57.83	52.99	58	58.90	52.37	60	57.38	71.54	38
Other	43.19	105.96	21	43.58	100.99	22	40.27	102.54	22	43.02	100.54	25	43.51	130.65	8
Real estate loans secured by farmland	17.45	3.36	90	14.68	3.67	87	15.29	3.22	90	12	3.44	85	12.59	8.66	72
Loans to depository institutions and acceptances of other banks	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0.10	0.01	91
Commercial and industrial loans	55.80	115.08	21	57.32	116.17	18	56.83	114.45	21	88.13	139.91	25	64.11	106.70	32
Loans to individuals	44.69	35.47	68	37.30	36.56	64	37.23	34.55	64	35.20	37.47	62	39.19	24.83	76
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	0.24	32
Agricultural loans	5.01	1.73	83	7.13	2.03	86	6.90	1.86	86	7.48	1.88	87	9.87	4.86	78
Other loans and leases	14.89	50.11	23	14.16	47.63	26	15.12	51.06	25	14.98	49.54	25	17.34	10.25	74
Supplemental															
Non-owner occupied CRE loans / Gross loans	26.77	30.74	41	25.79	29.25	43	25.76	30.07	41	22.91	27.32	37	22.48	35.38	14
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	109.32	205.31	23	99.46	187.63	24	98.47	195.33	22	94.91	183.76	23	90.38	239.13	7
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	170.87	262.15	28	159.20	244.92	30	156.30	252.85	29	153.81	240.85	29	147.76	315.15	8

BHC Name _____ City/State _____

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	2.85	6.75	31	6.64	12.31	24	4.45	11.47	19	7.36	11.17	34	2.97	5.36	34
Liquid assets	27.29	23.63	65	31.72	29.12	56	32.67	29.03	59	24.67	26.22	53	29.07	16.28	89
Investment securities	43.82	20.98	97	48.79	20.37	98	50.17	21.63	98	40.29	17.85	98	41.31	16.41	95
Net loans and leases	47.29	63.09	12	42.02	58.81	10	40.93	58.67	12	47.58	61.58	14	50.48	72.36	4
Net loans, leases and standby letters of credit	47.69	63.92	12	42.33	59.61	10	41.22	59.49	11	47.95	62.48	13	50.94	72.78	4
Core deposits	84.07	74.28	84	77.66	75.52	45	79.49	75.71	55	78.17	70.67	67	78.53	71.61	74
Noncore funding	6.66	12.30	35	6.39	10.15	42	6.12	10.30	39	5.34	14.13	20	6.01	14.61	17
Time deposits of \$250K or more	0.92	1.67	33	1.22	1.67	43	1.16	1.58	45	1.40	2.11	40	1.40	4.33	10
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0	48
Federal funds purchased and repos	5.75	1.24	89	5.17	1.19	88	4.96	1.23	87	3.94	1.47	82	4.62	0.77	93
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	5.75	0.58	97	5.17	0.54	96	4.96	0.54	96	3.94	0.54	93	4.58	0.75	94
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	2.18	8	0	0.88	12	0	1	11	0	1.24	7	0	2.75	7
Earning assets that reprice within 1 year	15.17	35.71	7	15.64	38.80	6	15.41	37.37	6	18.12	39.38	7	16.75	33.16	10
Interest-bearing liabilities that reprice within 1 year	2.62	6.79	18	3.16	6.64	22	2.94	6.39	24	3.61	8.20	19	4.28	18.54	4
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.15	37
Net assets that reprice within 1 year	12.54	27.35	18	12.47	30.83	15	12.47	29.65	13	14.52	29.11	19	12.47	13.71	42
Other Liquidity and Funding Ratios															
Net noncore funding dependence	4.27	5.89	48	-0.29	-3.31	61	1.87	-2.33	61	-2.37	3.20	34	3.40	10.70	25
Net short-term noncore funding dependence	4.11	0.87	65	-0.44	-9.17	75	1.69	-7.71	77	-2.59	-4.76	54	3.18	5.88	36
Short-term investment / Short-term noncore funding	43.68	112.63	30	106.16	304.29	24	74.78	273.46	22	142.73	184.19	49	51.13	78.10	57
Liquid assets - short-term noncore funding / Nonliquid assets	28.57	24.05	65	37.28	36.72	54	39.67	36.68	60	25.91	28.18	55	32.79	6.90	89
Net loans and leases / Total deposits	55.65	79.04	10	53.28	73.05	10	50.76	72.79	10	59.80	79.43	11	63.16	90.96	6
Net loans and leases / Core deposits	56.25	86.19	6	54.11	78.83	7	51.50	78.25	7	60.87	88.34	7	64.28	102.55	4
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		-10.05			0.50			0.12			1.57			0.36	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-54.74	-19.27	3	10.50	1.06	98	9.27	-0.25	98	17.95	4.31	98	8.56	1.28	97
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	0	26.09	7	0	13.65	14	0	14.28	13	0	11.38	15	0	7.25	23
Available-for-sale securities	99.93	71.92	92	99.93	84.59	84	99.93	83.77	87	99.90	87.23	84	99.87	91.33	69
U.S. Treasury securities	8.31	9.62	61	0	6.01	12	1.93	6.70	45	0	4.72	16	0.29	2.07	63
US agency securities (excluding mortgage-backed securities)	0	4.10	10	0	4.24	11	0	4.12	11	0	4.01	10	0	8.16	7
Municipal securities	36.27	8.02	93	43.55	8.38	95	41.89	8.22	94	55.24	9.83	97	37.76	15.40	91
Mortgage-backed securities	47.60	62.34	25	55.84	66.09	33	55.14	66.54	32	44.65	66.64	17	61.81	57.07	51
Asset-backed securities	6.08	4.33	69	0	2.45	25	0	2.50	24	0	1.91	24	0	1.70	34
Other debt securities	1.68	3.02	51	0.54	3.01	42	0.97	3.08	45	0	3.01	9	0.01	3.73	30
Mutual funds and equity securities	0.07	0.27	44	0.07	0.29	44	0.07	0.29	41	0.10	0.35	42	0.13	0.49	50
Debt securities 1 year or less	4.08	9.28	38	7.75	8.18	56	3.95	7.78	43	6.49	10.55	42	5.70	13.55	35
Debt securities 1 to 5 years	35.79	20.14	81	49.40	17.39	92	47.92	18.25	90	49.80	17.03	92	64.13	23.43	95
Debt securities over 5 years	60.06	68.28	33	42.78	72.07	13	48.06	71.11	17	43.61	69.86	17	30.04	58.63	15
Pledged securities	60	31.26	87	53.31	33.37	78	55.45	32.26	83	68.41	35.67	89	68.26	43.76	78
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.09	39
Percent Change from Prior Like Quarter															
Short-term investments	-55.24	-40.81	40	138.83	64.27	81	-27.36	27.98	12	226.84	183.32	68	-3.11	32.84	33
Investment securities	-6.12	11.76	26	38.11	32.48	61	49.63	31.36	75	28.70	23.62	68	8.06	4.80	63
Core deposits	13.16	4.57	79	19.43	16.96	67	22.19	16.94	74	31.37	26.88	72	7	9.96	43
Noncore funding	9.02	36.20	40	24.71	-21.64	93	37.63	-14.79	94	17.21	-12.18	83	-15.08	4.16	25

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			1,703,269	1,698,467	1,145,979
Commit: Secured commercial real estate loans	810,386	683,939	711,571	433,401	270,946
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	51,474	39,080	37,548	40,050	38,364
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	151,153	286,121	201,973	400,906	125,915
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							13	22.78	15	15.58	22.01	27	13.87	16.97	29
Standby letters of credit	0.39	0.66	42	0.31	0.66	34	0.29	0.65	34	0.37	0.71	37	0.46	0.36	68
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.01	36
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0	47
Derivative contracts	1.15	44.74	13	2.28	47.31	14	1.54	46.30	12	3.68	48.62	12	1.52	2.95	69
Interest rate contracts	1.15	32.78	13	2.28	35.15	14	1.54	32.46	12	3.68	34.36	15	1.52	2.87	69
Interest rate futures and forward contracts	0	3.53	14	0	4.39	13	0	3.25	12	0	6.21	12	0	0.08	39
Written options contracts (interest rate)	1.15	1.49	73	2.28	1.69	79	1.54	1.41	74	3.68	2.18	82	1.52	0.13	92
Purchased options contracts (interest rate)	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0	0.02	45
Interest rate swaps	0	23.04	4	0	20.27	4	0	20.49	4	0	20.83	3	0	2.19	34
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	0	47
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0	48
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	0	49
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	0	48
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0	49
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0	48
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0	48
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							31.89	44.98	42	32.97	42.82	51	28.13	24.81	63

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	151,153	286,121	201,973	400,906	125,915
Interest rate contracts	151,153	286,121	201,973	400,906	125,915
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	151,153	286,121	201,973	400,906	125,915
Exchange-traded	78,653	141,121	85,973	198,000	78,500
Over-the-counter	72,500	145,000	116,000	202,906	47,415
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	0	0	0	0	0
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	151,153	286,121	201,973	400,906	125,915
Interest rate contracts	151,153	286,121	201,973	400,906	125,915
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	0	0
One year or less	0	0	0	0	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	1,218	0	147	1,560	152
Gross positive fair value	2,294	3,853	2,236	7,601	886
Held for trading	0	0	0	0	0
Non-traded	2,294	3,853	2,236	7,601	886
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Notional Amount															
Interest rate contracts	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	99.57	60
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	0.14	42
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	0.07	45
Futures and forwards	0	9.12	10	0	12.59	8	0	11.16	7	0	14.05	7	0	14.06	16
Written options	100	5.29	98	100	7.18	98	100	6.28	98	100	8.18	98	100	11.73	97
Exchange-traded	52.04	0.14	99	49.32	0.11	99	42.57	0.12	99	49.39	0.14	99	62.34	0	98
Over-the-counter	47.96	4.93	97	50.68	6.91	98	57.43	5.96	97	50.61	7.73	96	37.66	10.84	85
Purchased options	0	4.14	20	0	3.41	19	0	3.27	20	0	3.42	19	0	2.45	35
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0	49
Over-the-counter	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	0	2.28	36
Swaps	0	77.96	3	0	71.71	3	0	74.26	3	0	68.76	3	0	64.61	7
Held for trading	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	15.01	35
Interest rate contracts	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	16.17	35
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	0.11	46
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0	48
Non-traded	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	84.99	64
Interest rate contracts	100	57.96	85	100	56.22	86	100	56.71	85	100	53.82	87	100	84.69	69
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.01	44
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less)	0	93.16	1	0	91.91	1	0	92.53	1	0	91.48	1	0	80.07	1
One year or less	0	37.29	4	0	27.90	3	0	27.56	3	0	32.05	4	0	15.20	15
Over 1 year to 5 years	0	22.61	7	0	29.78	4	0	27.01	5	0	27.06	3	0	22.92	14
Over 5 years	0	26.09	6	0	29.19	6	0	29.89	5	0	29.56	5	0	34.12	11
Gross negative fair value (absolute value)	0.81	2.48	18	0	1.18	2	0.07	0.98	10	0.39	1.55	23	0.12	1.30	16
Gross positive fair value	1.52	2.55	38	1.35	1.59	41	1.11	1.34	39	1.90	2.23	46	0.70	1.14	36
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.10	12	0	0.05	3	0	0.04	9	0	0.07	10	0	0	68
Gross positive fair value (X)	0	0.10	11	0	0.06	15	0	0.05	15	0.01	0.09	16	0	0	71
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0	44
Non-traded (X)	0	0.02	29	0	0.01	37	0	0.01	35	0.01	0.02	48	0	0	76
Current credit exposure (X)	0	0.06	6	0	0.05	6	0	0.04	6	0	0.06	5	0	0.01	18
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	50
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.70	6	0	0.59	6	0	0.46	5	0	0.85	5	0	0.10	18

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	63,465	66,534	66,534	52,499	51,202
Gross losses	1,227	2,441	5,507	5,314	4,127
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,960	3,744	4,526	2,241	2,459
Net losses	-1,733	-1,303	981	3,073	1,668
Provision for loan and lease losses	8,910	-4,467	-2,088	16,049	2,965
Adjustments	0	0	0	1,059	0
Ending balance	74,108	63,370	63,465	66,534	52,499
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.09	0.09	56	-0.05	-0.12	60	-0.02	-0.09	64	0.16	0.51	10	0.04	0.12	25
Provision for loan and lease losses / Average loans and leases	0.21	0.16	68	-0.11	-0.21	60	-0.04	-0.16	64	0.31	0.82	14	0.07	0.16	30
Provision for loan and lease losses / Net loan and lease losses	-514.14	151.30	10	342.82	-65.12	85	-212.84	-105.48	31	522.26	487.86	70	177.76	142.73	71
Allowance for loan and lease losses / Total loans and leases not held for sale	1.18	1.17	56	1.20	1.32	41	1.18	1.23	47	1.29	1.58	33	1.25	0.94	81
Allowance for loan and lease losses / Total loans and leases	1.18	1.15	57	1.19	1.30	41	1.17	1.20	48	1.27	1.55	33	1.24	0.93	80
Allowance for loan and lease losses / Net loans and leases losses (X)		38.64			17.40		64.69	21.39	88	21.65	11.58	83	31.47	17.18	83
Allowance for loan and lease losses / Nonaccrual assets	301.44	428.13	46	250.65	330.05	45	200.56	364.13	30	156.11	299.17	22	213.54	315.75	54
ALLL / 90+ days past due + nonaccrual loans and leases	301.25	320.87	57	250.42	271.93	56	200.51	287.08	39	155.70	244.34	30	212.22	283.41	59
Gross loan and lease losses / Average loans and leases	0.03	0.16	19	0.06	0.20	18	0.10	0.19	38	0.10	0.34	18	0.10	0.16	39
Recoveries / Average loans and leases	0.07	0.07	57	0.09	0.08	62	0.08	0.08	60	0.04	0.07	34	0.06	0.05	70
Net losses / Average loans and leases	-0.04	0.09	2	-0.03	0.12	5	0.02	0.11	23	0.06	0.27	18	0.04	0.11	34
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	49
Recoveries / Prior year-end losses	53.75	34.26	83	70.46	25.09	93	85.17	34.67	91	54.30	33.98	82	55.31	41.80	70
Earnings coverage of net loan and lease losses (X)	-126.41	36.38	13	-154.66	26.30	5	275.11	39.72	94	84.09	22.91	89	120.50	22.46	87

Net Loan and Lease Losses By Type

Real estate loans	-0.04	-0.01	11	-0.04	0.02	7	-0.04	0.02	10	0.03	0.04	57	0.03	0.02	68
Real estate loans secured by 1-4 family	0	-0.02	84	0	-0.01	67	0	-0.02	67	0.02	0.01	67	0.02	0.02	57
Revolving	0	-0.06	75	-0.02	-0.07	46	-0.01	-0.07	55	-0.03	0.01	23	0.03	0.02	73
Closed-end	0	-0.01	82	0	-0.01	70	0	-0.01	73	0.02	0	76	0.01	0.02	57
Commercial real estate loans	-0.07	0	6	-0.08	0.04	3	-0.06	0.04	3	0.05	0.07	57	0.04	0.02	74
Construction and land development	0.01	-0.02	92	0	0.01	52	0	0	51	0	0	59	-0.01	-0.02	30
1-4 family	0.01	0	95	0	0	57	0	0	57	0	0	59	0	0	54
Other	0	-0.01	71	0	0.01	46	0	0	48	0	0	57	-0.01	-0.02	28
Multifamily	0	0	56	0	0.01	52	0	0.01	48	-0.01	0	12	0	0	56
Nonfarm nonresidential	-0.12	0	3	-0.11	0.05	3	-0.09	0.05	3	0.08	0.11	57	0.06	0.03	75
Owner-occupied	-0.05	0	4	-0.05	0.01	3	-0.04	0.01	3	0.04	0.02	80	0.07	0.01	89
Other	-0.07	0.01	3	-0.06	0.04	3	-0.05	0.04	3	0.03	0.08	55	-0.01	0.01	11
Real estate loans secured by farmland	0	0	55	-0.01	-0.01	18	-0.05	0	11	-0.10	0.02	4	0.11	0.01	91
Commercial and industrial loans	-0.09	0.11	5	-0.06	0.19	7	-0.07	0.17	6	0.11	0.47	22	-0.01	0.27	12
Loans to individuals	0.04	0.76	6	0.07	0.72	7	0.05	0.71	6	0.11	1.13	8	0.10	0.74	12
Credit card loans		1.94			2.27			1.84			2.92			1.89	
Agricultural loans	-0.22	0.02	6	0.06	0.02	85	2.70	0.02	98	0.36	0.19	82	0.16	0.02	89
Loans to foreign governments and institutions		0.05			0			0			0				
Other loans and leases	0	0.13	30	0	0.09	34	0	0.10	32	0	0.15	25	0.13	0.14	67

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	6,302	6,698	4,484	5,680	5,969
90+ days past due loans and leases	15	23	8	111	153
Nonaccrual loans and leases	24,585	25,282	31,644	42,621	24,585
Total past due and nonaccrual loans and leases	30,902	32,003	36,136	48,412	30,707
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	1,952	4,714	6,722	7,407	4,791
Total restructured loans and leases	1,952	4,714	6,722	7,407	4,791
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	19	22	21	24	27
Other real estate owned	0	28	0	119	982
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Loans and Leases															
30-89 days past due loans and leases	0.10	0.33	22	0.13	0.29	27	0.08	0.32	12	0.11	0.39	10	0.14	0.31	25
90+ days past due loans and leases	0	0.10	21	0	0.09	21	0	0.10	21	0	0.12	26	0	0.03	46
Nonaccrual loans and leases	0.39	0.37	59	0.47	0.54	50	0.58	0.46	73	0.81	0.66	68	0.58	0.48	70
90+ days past due and nonaccrual loans and leases	0.39	0.52	45	0.47	0.68	38	0.58	0.62	54	0.81	0.85	55	0.59	0.54	66
30-89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0	29
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0	45
Nonaccrual restructured	0.03	0.09	39	0.09	0.12	49	0.12	0.10	64	0.14	0.13	62	0.11	0.07	74
30-89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.10	0.33	21	0.13	0.29	27	0.08	0.32	12	0.11	0.40	10	0.14	0.31	25
90+ days past due assets	0	0.10	18	0	0.09	18	0	0.10	19	0	0.12	24	0	0.03	46
Nonaccrual assets	0.39	0.37	57	0.47	0.55	50	0.58	0.47	73	0.81	0.67	67	0.58	0.48	70
30+ days past due and nonaccrual assets	0.49	0.89	34	0.60	1	27	0.67	0.97	36	0.92	1.29	37	0.73	0.87	48
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.19	0.33	30	0.20	0.40	22	0.24	0.36	35	0.39	0.52	38	0.30	0.39	38
90+ days past due and nonaccrual assets + other real estate owned	0.19	0.35	27	0.20	0.42	19	0.24	0.37	30	0.39	0.55	36	0.31	0.45	36
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.19	0.38	24	0.20	0.48	16	0.24	0.41	30	0.39	0.60	29	0.31	0.56	26
Allowance for loan and lease losses	33.20	55.46	36	39.97	67.85	29	49.89	62.64	49	64.27	66.66	51	48.75	92.08	28
Equity capital + allowance for loan and lease losses	2.04	3.63	33	1.41	4.12	15	1.74	3.60	21	2.45	4.97	25	2	4.77	19
Tier 1 capital + allowance for loan and lease losses	1.60	3.90	21	1.83	4.89	15	2.23	4.30	22	3.37	6.05	25	2.44	5.30	20
Loans and leases + other real estate owned	0.39	0.61	36	0.47	0.82	30	0.58	0.71	48	0.81	0.97	43	0.61	0.78	42

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.07	0.23	22	0.06	0.25	18	0.08	0.26	21	0.09	0.39	16	0.11	0.28	19
90+ days past due	0	0.11	36	0	0.12	15	0	0.12	15	0	0.16	31	0	0.03	24
Nonaccrual	0.40	0.41	58	0.54	0.60	57	0.55	0.52	64	1.06	0.76	76	0.69	0.45	81
Commercial and industrial															
30–89 days past due	0.30	0.29	64	0.35	0.24	73	0.10	0.24	33	0.13	0.23	47	0.30	0.22	71
90+ days past due	0	0.06	14	0	0.02	49	0	0.04	38	0	0.03	41	0.02	0.02	72
Nonaccrual	0.53	0.47	64	0.44	0.65	44	0.49	0.57	52	0.45	0.75	35	0.46	0.74	47
Individuals															
30–89 days past due	0.06	0.83	12	0.08	0.60	17	0.11	0.63	20	0.18	0.83	15	0.17	0.60	28
90+ days past due	0	0.10	20	0	0.08	18	0	0.09	38	0.01	0.14	44	0.01	0.02	69
Nonaccrual	0.09	0.17	49	0.13	0.17	57	0.10	0.17	53	0.11	0.28	43	0.08	0.12	55
Depository institution loans															
30–89 days past due		0			0.03			0.01			0			0	50
90+ days past due		0			0			0			0			0	50
Nonaccrual		0			0			0			0			0	50
Agricultural															
30–89 days past due	0.18	0.09	78	1.06	0.11	96	0.07	0.07	70	0.09	0.17	66	0.15	0.10	78
90+ days past due	0	0	44	0	0	45	0	0	42	0	0	44	0	0	47
Nonaccrual	0.44	0.27	76	0.96	0.51	80	5.02	0.70	89	1.13	0.49	82	1.33	0.80	79
Foreign governments															
30–89 days past due		0			0			0.50			0				
90+ days past due		0			0			0			0				
Nonaccrual		0.14			0.17			0.15			0.09				
Other loans and leases															
30–89 days past due	0	0.13	16	0.04	0.11	53	0	0.12	16	0.04	0.18	48	0.02	0.28	54
90+ days past due	0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0	40
Nonaccrual	0.62	0.06	93	0	0.13	20	0.66	0.09	93	0	0.15	19	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Memoranda																
1-4 family	30-89 days past due	0.06	0.39	10	0.09	0.36	20	0.14	0.46	17	0.12	0.65	5	0.16	0.53	15
	90+ days past due	0	0.22	40	0	0.25	17	0	0.24	18	0	0.33	36	0	0.05	28
	Nonaccrual	0.43	0.58	49	0.61	0.76	45	0.61	0.71	50	0.66	0.89	47	0.63	0.55	66
Revolving	30-89 days past due	0	0.31	7	0.05	0.33	18	0	0.28	9	0	0.48	5	0.15	0.36	34
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.01	37
	Nonaccrual	0.75	0.86	65	0.95	1.05	64	0.89	1.18	65	0.42	1.13	32	0.23	0.34	43
Closed-end	30-89 days past due	0.07	0.41	13	0.10	0.36	27	0.15	0.49	22	0.13	0.65	6	0.16	0.56	18
	90+ days past due	0	0.25	42	0	0.27	18	0	0.26	18	0	0.38	37	0	0.05	29
	Nonaccrual	0.40	0.57	48	0.58	0.71	45	0.58	0.67	50	0.68	0.87	49	0.65	0.57	63
Junior lien	30-89 days past due	0	0.01	15	0	0.01	13	0.01	0.01	71	0.01	0.02	42	0.01	0.02	47
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	41
	Nonaccrual	0.01	0.02	47	0.01	0.04	38	0.01	0.03	35	0.01	0.04	29	0.01	0.03	45
Commercial real estate	30-89 days past due	0.06	0.13	42	0.03	0.16	26	0.04	0.15	32	0.08	0.26	35	0.07	0.15	41
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	23	0	0.02	34
	Nonaccrual	0.42	0.29	71	0.50	0.48	61	0.51	0.38	72	1.04	0.62	75	0.75	0.34	88
Construction and development	30-89 days past due	0.14	0.19	66	0.08	0.15	59	0.10	0.17	64	0.09	0.28	47	0.09	0.20	64
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.01	43
	Nonaccrual	0.18	0.14	73	0.22	0.31	69	0.09	0.20	60	0.69	0.41	81	0.62	0.18	84
1-4 family	30-89 days past due	0	0.02	30	0.03	0.03	75	0.06	0.02	81	0	0.03	28	0	0.05	33
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	47
	Nonaccrual	0.12	0.01	93	0.04	0.02	82	0.08	0.01	90	0.01	0.03	64	0	0.01	40
Other	30-89 days past due	0.14	0.13	74	0.05	0.10	67	0.04	0.13	64	0.09	0.22	55	0.09	0.12	77
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0	44
	Nonaccrual	0.06	0.12	67	0.18	0.25	71	0.02	0.16	46	0.68	0.35	83	0.62	0.14	88
Multifamily	30-89 days past due	0	0.04	28	0	0.09	26	0	0.07	27	0	0.09	22	0	0.03	38
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	46
	Nonaccrual	0	0.06	26	0	0.13	21	0	0.17	21	0	0.11	20	0	0.03	37
Nonfarm non-residential	30-89 days past due	0.02	0.10	25	0.01	0.12	20	0.01	0.13	18	0.08	0.23	36	0.06	0.13	39
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0	0.02	37
	Nonaccrual	0.57	0.36	75	0.65	0.58	65	0.76	0.45	78	1.24	0.80	72	0.82	0.36	83
Owner Occupied	30-89 days past due	0.02	0.04	41	0	0.04	10	0	0.04	10	0.08	0.07	64	0.04	0.06	47
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	40
	Nonaccrual	0.42	0.12	92	0.46	0.20	85	0.57	0.17	91	0.84	0.27	92	0.66	0.19	93
Other	30-89 days past due	0	0.05	14	0.01	0.07	42	0.01	0.08	40	0	0.14	11	0.02	0.05	59
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	41
	Nonaccrual	0.15	0.21	53	0.19	0.31	50	0.19	0.23	57	0.41	0.44	56	0.16	0.14	67
Farmland	30-89 days past due	0.20	0.09	83	0.19	0.13	78	0.13	0.10	75	0	0.11	30	0.11	0.21	64
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	45
	Nonaccrual	0.03	0.51	48	0.48	1.06	58	0.54	0.69	65	4.79	1.13	90	0.68	1.06	65
Credit card	30-89 days past due		1.22			0.79			0.81			0.95			0.87	
	90+ days past due		0.50			0.40			0.45			0.63			0.18	
	Nonaccrual		0.13			0.08			0.10			0.05			0	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	677,493	676,563	678,295	671,065	452,035
Retained earnings	1,087,543	947,724	981,675	836,729	707,656
Accumulated other comprehensive income (AOCI)	-632,421	109,447	99,254	170,396	67,506
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,132,615	1,733,734	1,759,224	1,678,190	1,227,197
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	302,655	304,478	303,966	306,065	161,971
Accumulated other comprehensive income-related adjustments	-632,422	109,447	99,252	170,396	67,505
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,462,382	1,319,809	1,356,006	1,201,729	997,721
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,462,382	1,319,809	1,356,006	1,201,729	997,721
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	1,462,382	1,319,809	1,356,006	1,201,729	997,721
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	84,987	70,120	69,901	72,020	53,308
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	84,987	70,120	69,901	72,020	53,308
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	84,987	70,120	69,901	72,020	53,308
Exited advanced approach tier 2 capital					
Total capital	1,547,369	1,389,929	1,425,907	1,273,749	1,051,029
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	13,855,008	12,098,106	12,490,432	10,437,768	8,083,216
Less: Deductions from common equity tier 1 capital	302,655	304,478	303,966	306,065	161,971
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	13,552,353	11,793,628	12,186,466	10,131,703	7,921,245
Total risk-weighted assets	8,112,340	6,694,847	7,009,550	5,781,314	4,974,050
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Common equity tier 1 capital, column A	18.03	11.77	96	19.71	12.59	96	19.35	12.37	96	20.79	12.35	97	20.06	12.50	95
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0	50
Tier 1 capital, column A	18.03	12.48	96	19.71	13.31	95	19.35	13.11	95	20.79	13.08	96	20.06	13.19	95
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A	19.07	14.27	94	20.76	15.21	95	20.34	14.91	94	22.03	15.23	96	21.13	14.63	94
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0	50
Tier 1 leverage	10.79	9.22	85	11.19	9.07	89	11.13	8.98	89	11.86	9.13	93	12.60	10.39	86
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72				

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	853	835	1,093	876	978	2.16	93.86
Other insurance activities income	853	835	1,093	876	978	2.16	93.86
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	33,031	32,197	32,404	31,584	15,299	2.59	381.22

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			60		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			40		
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			0		
<hr/>															
Insurance activities revenue / Adjusted operating income	0.21	0.36	66	0.21	0.38	65	0.21	0.36	65	0.18	0.41	65	0.24	0.37	73
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	0.03	47
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			100		
Other premium income / Total premium income	67.17			68.86			67.01			61.77			0		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0	48
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			37.86		
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62					
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			132.57		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.15	12.02	15	2.33	11.72	15	2.28	12	14	2.49	11.03	19	1.46	11.53	15
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	0	49

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Yield: Foreign loans		0.84			0.63			0.66			0.87			0	
Cost: Interest-bearing deposits		0.52			0.12			0.14			0.42			2.53	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18				
Commercial and industrial loans		0.13			0.86			0.79			0.64			2.35	
Foreign governments and institutions		0.05			0			0			0				
Growth Rates															
Net loans and leases		20.31			-0.16			6.83			-2.40			-47.91	
Total selected assets		21.10			3.36			9.48			2.04			-25.04	
Deposits		-2.72			10.74			0.73			3.46			2.53	

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Total 30-89 days past due securitized assets		0	0	0	0	0		
90+ Days Past Due Securitized Assets								
1-4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Total 90+ days past due securitized assets		0	0	0	0	0		
Total past due securitized assets		0	0	0	0	0		
Net Losses on Securitized Assets								
1-4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Total net losses on securitized assets		0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	58,581	44,545	84,553	85,123	83,525	31.51	105.85
Dividends	58,500	44,500	84,500	77,000	76,000	31.46	141.74
Interest	81	45	53	109	371	80.00	523.08
Management and service fees	0	0	0	8,014	7,154		-100.00
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	9,000	9,000	12,000	10,500	8,500	0.00	87.50
Dividends	9,000	9,000	12,000	10,500	8,500	0.00	87.50
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	67,581	53,545	96,553	95,623	92,025	26.21	103.20
Securities gains (losses)	0	0	0	38	0		-100.00
Other operating income	73	73	98	297	411	0.00	-91.04
Total operating income	67,654	53,618	96,651	95,958	92,436	26.18	98.54
Operating Expenses							
Personnel expenses	4,754	6,126	7,374	13,795	11,963	-22.40	-24.15
Interest expense	0	0	0	0	0		
Other expenses	3,097	4,361	5,261	5,599	4,755	-28.98	12.37
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	7,851	10,487	12,635	19,394	16,718	-25.14	-13.00
Income (loss) before taxes	59,415	43,216	84,143	76,475	75,718	37.48	137.17
Applicable income taxes (credit)	-2,164	-2,521	-2,978	-2,561	-2,138		
Extraordinary items							
Income before undistributed income of subsidiaries	61,579	45,737	87,121	79,036	77,856	34.64	130.00
Equity in undistributed income of subsidiaries	114,228	126,488	140,441	122,996	86,956	-9.69	98.82
Bank subsidiaries	107,554	122,550	134,718	119,025	81,564	-12.24	92.76
Nonbank subsidiaries	6,674	3,938	5,723	3,971	5,392	69.48	303.02
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	175,807	172,225	227,562	202,032	164,812	2.08	108.73
Memoranda							
Bank net income	166,054	167,050	219,218	196,025	157,564	-0.60	107.57
Nonbank net income	15,674	12,938	17,723	14,471	13,892	21.15	142.78
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	970,995	83.38	1,588,215	90.18	1,590,561	88.93	1,525,331	1,083,399	-38.86	20.69
Common and preferred stock	970,995	83.38	1,588,215	90.18	1,590,561	88.93	1,525,331	1,083,399	-38.86	20.69
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	42,064	3.61	37,128	2.11	38,826	2.17	33,520	28,556	13.29	159.77
Common and preferred stock	42,064	3.61	37,128	2.11	38,826	2.17	33,520	28,556	13.29	159.77
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	2,166	0.19	2,504	0.14	2,489	0.14	3,132	6,297	-13.50	-74.75
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	143,314	12.31	129,207	7.34	152,361	8.52	136,664	125,074	10.92	59.49
Cash and due from unrelated depository institution	2	0	2	0	2	0	2	2	0.00	0.00
Premises, furnishings, fixtures and equipment	1,601	0.14	1,283	0.07	1,346	0.08	1,420	1,648	24.79	-22.54
Intangible assets	723	0.06	723	0.04	723	0.04	723	723	0.00	0.00
Other assets	3,630	0.31	2,168	0.12	2,264	0.13	1,039	1,053	67.44	425.33
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,164,495	100.00	1,761,230	100.00	1,788,572	100.00	1,701,831	1,246,752	-33.88	26.21
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	31,880	2.74	27,495	1.56	29,348	1.64	23,641	19,555	15.95	97.99
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	31,880	2.74	27,495	1.56	29,348	1.64	23,641	19,555	15.95	97.99
Equity Capital	1,132,615	97.26	1,733,735	98.44	1,759,224	98.36	1,678,190	1,227,197	-34.67	24.94
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	1,426	0.12	1,425	0.08	1,425	0.08	1,422	1,359	0.07	115.41
Common surplus	676,067	58.06	675,139	38.33	676,871	37.84	669,643	450,676	0.14	79.67
Retained earnings	1,087,543	93.39	947,724	53.81	981,675	54.89	836,729	707,656	14.75	120.28
Accumulated other comprehensive income	-632,421	-54.31	109,447	6.21	99,253	5.55	170,396	67,506		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,164,495	100.00	1,761,230	100.00	1,788,572	100.00	1,701,831	1,246,752	-33.88	26.21
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Profitability															
Net income / Average equity capital.....	15.83	11.02	88	13.51	12.52	63	13.31	11.94	68	12.94	7.29	90	14.38	10.58	86
Bank net income / Average equity investment in banks.....	17.37	11.60	89	14.29	12.35	69	14	11.80	74	14.07	7.45	90	15.22	10.85	87
Nonbank net income / Average equity investment in nonbanks.....	51.87	9.71	96	49.14	13.18	93	49.44	13.12	93	46.23	9.75	93	54.06	12.07	90
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.41			11.04			10.11			7.01			15.16	
Bank net income / Parent net income.....	94.45	98.76	19	97	96.45	25	96.33	96.79	25	97.03	88.16	24	95.60	103.77	11
Nonbank net income / Parent net income.....	8.92	2.50	87	7.51	3.22	80	7.79	3.40	80	7.16	3.59	82	8.43	1.08	92
Subsidiary holding companies' net income / Parent net income.....		85.68			66.57			65.35			68.34			92.33	
Leverage															
Total liabilities / Equity capital.....	2.81	18.39	19	1.59	16.51	15	1.67	16.81	16	1.41	20.06	11	1.59	9.66	23
Total debt / Equity capital.....	0	12.61	13	0	11.37	11	0	11.71	11	0	14.41	10	0	3.93	27
Total debt + notes payable to subs that issued TPS / Equity capital.....	0	14.76	8	0	13.41	7	0	13.63	8	0	16.67	6	0	7.99	13
Total debt + Loans guaranteed for affiliate / Equity capital.....	0	12.68	13	0	11.46	11	0	11.77	11	0	14.68	10	0	3.97	27
Total debt / Equity capital – excess over fair value.....	0	12.75	13	0	11.47	11	0	11.81	11	0	14.52	10	0	3.93	27
Long-term debt / Equity capital.....	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	3.86	27
Short-term debt / Equity capital.....	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	0.01	46
Current portion of long-term debt / Equity capital.....	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0	47
Excess cost over fair value / Equity capital.....	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0	46
Long-term debt / Consolidated long-term debt.....		39.59			40.69			39.86			34.67			14.37	
Double Leverage															
Equity investment in subs / Equity capital.....	89.44	104.01	5	93.75	103.15	9	92.62	103.22	5	92.89	102.81	8	90.61	104.21	6
Total investment in subs / Equity capital.....	89.44	109.29	1	93.75	108.29	5	92.62	108.40	2	92.89	110.16	3	90.61	104.48	5
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	-0.51	0.39	8	-0.47	0.27	7	-0.57	0.29	7	-0.59	0.47	12	-0.70	0.44	8
Equity investment in subs – equity cap / Net income-div (X).....		1.15			0.85			1.05			1.82			1.47	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	89.92	130.36	32	78.48	152.56	21	104.79	152.85	29	107.46	136.59	38	118.77	153.39	46
Cash from ops + noncash items + op expense / Op expense + dividend.....	93.25	118.32	36	82.57	155.61	23	110.92	154.48	34	112.64	147.24	39	125.47	152.31	48
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	88.10	105.80	36	89.37	94.59	39	117.20	98.54	70	113.16	134.08	49	130.96	105.99	78
Pretax operating income + interest expense / Interest expense.....		1,565.66			1,645.53			1,835.33			2,016.32			17,211.14	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....		1,454.22			1,896.20			1,770.77			1,539.23			2,481.22	
Dividends + interest from subsidiaries / Interest expense + dividends.....	96.63	150.57	33	87.45	174.48	24	116.87	174.12	33	120.85	150.43	44	134.43	196.13	44
Fees + other income from subsidiaries / Salary + other expenses.....	0	10.18	35	0	12.03	34	0	11.92	32	41.32	13.95	79	42.79	3.91	91
Net income / Current part of long-term debt + preferred dividends (X).....		26.99			40.79			47.61			35.64			71.69	
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	10.22	3.60	87	6.12	3.29	75	7.32	3.44	76	6.94	3.85	75	8.72	1.59	93
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....		0.30			0.60			0.17			0.10			0	
Nonaccrual.....		0.65			1.04			0.92			1.03			8.16	
Total.....		0.95			1.64			1.09			1.13			8.16	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total.....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0.33	1.77	66	0.31	1.76	63	0.31	1.76	64	0.32	2.66	62	0.36	0.13	81
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0	49

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	113.58	70.90	83	133.87	69.90	87	94.83	66.37	77	91.72	81.10	65	81.09	65.39	65
Dividends declared / Net income.....	39.78	31.93	65	35.55	27.22	68	36.30	28.27	66	35.88	42.29	40	38.31	25.65	71
Net income – dividends / Average equity.....	9.53	7.51	73	8.71	9.25	51	8.48	8.62	56	8.29	4.14	85	8.87	7.61	67
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	83.64	133.26	36	72.68	160.45	26	102.28	155.92	30	106.22	132.17	39	120.38	160.93	39
Dividends from nonbank subsidiaries.....	12.87	2.76	87	14.70	6.19	82	14.53	4.90	82	14.48	3.41	87	13.46	2.59	87
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	0	48
Dividends from all subsidiaries.....	96.51	183.35	29	87.38	213.42	20	116.81	203.53	27	120.70	174.85	35	133.84	209.89	42
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	35.23	43.79	42	26.64	43.30	32	38.55	45.96	37	39.28	60.28	32	48.23	45.88	52
Interest income from bank subsidiaries.....	0.05	0.21	68	0.03	0.11	65	0.02	0.11	63	0.06	0.36	58	0.24	0.09	83
Management and service fees from bank subsidiaries.....	0	0.95	38	0	0.87	38	0	0.88	38	4.09	1.47	80	4.54	0.47	90
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries.....	35.28	52.71	41	26.67	48.70	31	38.57	51.33	36	43.42	62.88	33	53.01	48.40	55
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	57.42	47.96	56	69.56	66.90	51	67.71	62.63	52	72.56	56.39	60	61.19	76.61	30
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	31	0	2.44	31	0	7.38	32	0	0.91	44
Management and service fees from nonbank subsidiaries.....	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	0.02	47
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	0.01	47
Operating income from nonbank subsidiaries.....	57.42	64.26	50	69.56	94.31	46	67.71	87.22	48	72.56	79.84	51	61.19	83.73	29
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			65.48	
Interest income from subsidiary holding companies.....		15.40			5.06			5.26			8.40			0	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			65.48	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	86.47	67.73	41	82.99	72.55	35	87.43	74.16	37	80.24	69.76	33	82.22	77.61	23
Interest income from bank subsidiaries.....	0.12	0.98	63	0.08	0.27	64	0.05	0.23	61	0.11	0.63	58	0.40	0.23	81
Management and service fees from bank subsidiaries.....	0	1.25	38	0	1.64	37	0	1.44	37	8.35	1.87	86	7.74	0.75	91
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.01	46
Operating income from bank subsidiaries.....	86.59	81.70	32	83.08	82.68	28	87.48	83.13	28	88.71	82.20	31	90.36	94.06	20
Dividends from nonbank subsidiaries.....	13.30	2.90	86	16.79	3.56	89	12.42	3.07	87	10.94	1.95	88	9.20	1.13	91
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	0	45
Management and service fees from nonbank subsidiaries.....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0	48
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0	47
Operating income from nonbank subsidiaries.....	13.30	4.41	83	16.79	5.69	85	12.42	4.67	86	10.94	4.70	83	9.20	1.56	89
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	0	47
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	0	47
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			1,178.56	
Loans and advances from subsidiaries / Total debt.....		27.96			28.03			26.38			27.08			70.71	